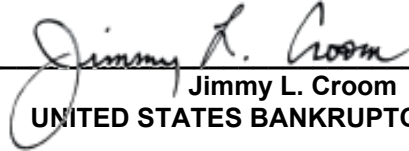




**Dated: February 10, 2015**  
**The following is SO ORDERED:**

  
Jimmy L. Croom  
UNITED STATES BANKRUPTCY JUDGE

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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TENNESSEE**

In Re:  
LUERENZIA TRIGGS

Chapter 13

Debtor(s)

Case No. 14-13141

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**Order Confirming Plan**

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It appearing to the Court that the debtor(s) have filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from the statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of the Bankruptcy Code; and that the plan should be confirmed;

THEREFORE,

1. That the debtor's plan, which is attached hereto, is confirmed;
2. That the debtors pay into the plan as follows:

Debtor One Direct: LUERENZIA TRIGGS

\$268.00 MONTHLY

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment, and further that the debtor(s) future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee should be paid over to creditors unless otherwise ordered by the Court.

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court. If the debtor surrenders any property during the pendency of this case, any surplus proceeds following any sale, foreclosure or other disposition of the described property, shall be paid to the Chapter 13 Trustee.

4. An attorney fee is allowed in the amount of \$3,000.00.

5. The percentage to be received by unsecured creditors is to be determined by the Trustee following the bar date for the filing of claims and the Chapter 13 Trustee may adjust the plan payments as necessary to pay a minimum to the unsecured creditors; separate order to be entered.

6. Following the bar date to file proofs of claims, the Chapter 13 Trustee may adjust the plan payments as necessary to capture any excess equity.

7. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. *If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.*

8. The balances of any student loans shall survive discharge if the plan indicates same.

9. The Trustee may submit an order to the Court adjusting the postpetition regular mortgage payments in which the Trustee is acting as the disbursing agent upon written notice regarding a claim of the type described under 11 USC 1322(b)(5). Plan payments will be increased or decreased according to the adjusted mortgage payment. The mortgage payment adjustment will be based upon the date the written notice is received by the Trustee..

CC: Timothy H. Ivy

/s/ Timothy H. Ivy

Chapter 13 Trustee

SEH

MICHAEL T. TABOR  
203 S. SHANNON ST.  
PO BOX 2877  
JACKSON, TN 38302-2877

Date: January 29, 2015

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) : LUERENZIA TRIGGS

BK NUMBER : 14-13141

ADDRESS : 56 BRIARCLIFF  
JACKSON, TN 38301 , 00000

PLAN PAYMENT : (DEBTOR 1) \$268.00 MONTHLY - Direct Pay

METHOD OF PYMT: DIRECT PAY - First payment due by December 26, 2014.

ADMINISTRATIVE: Pay filing fee, Trustee fee, and debtor's attorney fee pursuant to Court Order.

MONTHLY  
PLAN PYMT

AUTO INSURANCE:

AUTO INSURANCE ON A 2008 PONTIAC G5 \$75.00

HOME MORTGAGE: If no arrearage, ongoing payments deleted unless  
provided for:

Wells Fargo Home Mortgage ongoing pmt. begin \$0.00

For: HOUSE & LOT:56 BRIARCLIFF DR.,JACKSON,TN  
[debtor acts as disbursing agent]

SECURED CREDITORS:

[retain lien 11 U.S.C. 1325(a)(5)(B)(i)]

	VALUE	INT RATE	MONTHLY PLAN PYMT
REGIONS BANK-2008 PONTIAC G5	\$6,000.00	6.00%	\$125.00
SECURED BY AUTOMOBILE - 2008 PONTIAC G5			
Adequate protection \$31.25 monthly			
WESTERN SHAMROCK DBA WESTERN FINANCE	\$1,000.00	6.00%	\$25.00
SECURED GENERALLY - FREEZER			
Adequate protection \$10.00 monthly			

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims,  
other than those specifically provided for above, shall be paid as general  
unsecured debts. General unsecured creditors will receive a % to be determined  
by the Trustee following the bar date for the filing of claims; separate order

AT&T	\$250.00
Enhanced Recovery Company, LLC	\$269.88
FIRST STATE BANK	\$452.28
Mercer Brothers Funeral Home	\$792.00
MOBILE NATION	\$24.99
Monitronics	\$1,408.00
Sears	\$670.00
UNITED CONSUMER FINANCIAL SERV (KIRBY)	\$1,398.66
For: USFS KIRBY CLEANING SYSTEM	
AMERICAN INFOSOURCE LP AS AGENT FOR	\$224.35
World Finance	\$79.00
Regions Bank	\$630.00
WESTERN SHAMROCK DBA WESTERN FINANCE	\$953.18
REGIONS BANK	\$647.00
For: Split Claim 2008 PONTIAC G5	

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.